

Ex.C
(20+3)



**Marketing Communications
MetLife Individual Sales**

**Re Accelerated Payment (AP) Arrangement Customer
Communications**

To The Field Force

Beginning this month, important changes will appear on the anniversary statements mailed to policyholders whose premiums are being paid under the Accelerated Payment (AP) arrangement. The changes represent a major enhancement to MetLife's communications with policyholders about the status of their AP arrangements.

In October, "collapse" date messages were added to the bills and anniversary statements of AP policyholders whose dividend and/or Paid-Up Additions Rider (PUAR) balances would be insufficient to pay premiums for their policies sometime within the next five years. Now, we have taken a critical step forward -- the statements have been completely revised with a new look and additional information that make them easier to read and understand.

The customers whose AP arrangements will be insufficient in the next five years will have messages printed directly on their anniversary statements clearly outlining the three payment options available to them in this situation. What's more, these messages will be "personalized" to provide specific information for each policyholder regarding each option. This information will help these policyholders understand their alternatives and make the best decision for their particular circumstance. However, policyholders whose AP arrangements will not work to pay the next premium due will receive a Notice of Payment Due for the full premium in place of the Anniversary Statement.

The three payment options include:

- Paying the entire premium due out-of-pocket;
- Paying part of the premium with the current dividend and the balance out-of-pocket; or
- Allowing the AP arrangement to pay the premium for the current year.

The new messages will explain to each affected AP policyholder the exact impact each choice would have on the number of years the AP arrangement will work to pay future premiums.

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(See Reverse Side)

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MetLife Individual Sales

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Samples of the front page of the AP anniversary statements, which include examples of the messages your clients may receive, are attached. The attachments show the different types of accelerated payment that your customers may have.

Attachment 1 -- Accelerated Payment Type 1

With this AP type, the AP arrangement will pay premiums by withdrawals from only the PUAR.

Attachment 2 -- Accelerated Payment Type 2

This AP type pays premiums by withdrawals -- first from the PUAR and then from the dividends. Option 3 on the sample statement explains that if the policyholder uses the AP arrangement to pay the premium, the PUAR will be reduced to \$0.00. This will terminate the policyholder's right to use this rider. The policyholder can use the dividend to purchase Additional Paid-Up Insurance or leave it to accumulate with interest.

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Attachment 3 -- Accelerated Payment Type 2

Again, this AP type will pay premiums by withdrawals -- first from the PUAR and then from the dividends. On this sample statement, Option 3 explains that if the policyholder uses the AP arrangement to pay the premium, the PUAR balance will be reduced, but the rider will remain active. The policyholder has the choice of using the dividend to purchase Additional Paid-Up Insurance or leaving it to accumulate with interest.

Attachment 4 -- Accelerated Payment Type 3

With this AP type, the AP arrangement will pay premiums by withdrawals -- first from the dividends and then from the PUAR. The policyholder can choose to use the dividend to purchase Additional Paid-Up Insurance or leave it to accumulate with interest.

Attachment 5 -- Accelerated Payment Type 4

This AP type will pay premiums by withdrawals from dividends only. In this example, the dividends are used to purchase Additional Paid-Up Insurance.

Attachment 6 -- Accelerated Payment Type 4

Again, this AP type will pay premiums by withdrawals from dividends only. In this example the dividends are left to accumulate with interest.

Printed on the reverse side of each sample AP Anniversary Statement are samples of the corresponding SONIC screens that

MP4011070885

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Account Representatives can access through the Accelerated Payment Billing Report on SONIC. These screens notify you which policyholders have been informed that their dividend and/or PUAR balances will be insufficient to pay premiums sometime in the next five years.

A copy of the AP Billing Report can be obtained by having a sales support associate access the Administrative Transactions Menu, 03 Print Reports Selection Menu, and key in either selection 17 or 18, Accelerated Payment Billing.

While these new messages will make it easier for customers to understand their AP arrangements and the payment options available to them, you may still receive calls from your clients who require additional information. For this reason, you should be prepared to discuss the payment options with them and help your AP clients determine the best course of action that will allow them to maintain their valuable insurance protection.

This important policyholder communication effort further demonstrates MetLife's commitment to full disclosure and represents a major cooperative effort by representatives of key business and administrative units in Individual Life Insurance and MetLife Individual Sales who make up the AP Natural Work Team. The team has made proactive communication to our policyholders about this payment arrangement one of its primary goals.

Watch for additional announcements concerning future enhancements to our policyholder communications and activities planned by the AP Natural Work Team.

If you have any questions regarding this new policyholder information initiative or the AP arrangement, please contact Alan Kandel, Product Manager, Life Product Planning, Individual Life Insurance, in the Bridgewater office at (908) 253-1240 or Roberta Steve, Manager, Customer Communications and Inforce Marketing Programs, Marketing Communications, MetLife Individual Sales, in the Bridgewater office at (908) 253-1122.

December 14, 1995

Attachments

CONFIDENTIAL



METROPOLITAN LIFE INS. CO.
12902 E. 51 ST. PO BOX 500
TULSA OK 74102

Customer?
Contact your MetLife
Representative:
TR 313-995-1966

Sales Office/Agency:
019/834

Accelerated Payment Anniversary Statement

POLLY C HOLDER
123 MAIN ST
SOMEWHERE USA

Amount Due
\$641.80
Date Due
January 3, 1996
Policy Number
123 901 408 A
Face Amount Of Insurance
\$35,000
Payment Mode
Annual
Amount Paid/Date Paid

Name of Insured
POLLY C HOLDER
Plan

WHOLE LIFE
WITH THE ENRICHER/PAID-UP ADDITIONS RIDER (PUAR)

Dividend Summary

Your 1996 dividend will be used to buy Additional Paid-up Insurance if premiums are paid to January 3, 1996.

| | |
|---|----------|
| 1996 Dividend: | \$92.43 |
| Additional Paid-Up Insurance | |
| Prior Balance: | 864.30 |
| Additional Insurance Earned on Prior Balance: | 33.71 |
| Amount Purchased by Current Dividend: | 270.82 |
| Total Additional Paid-Up Insurance (AI): | 1,168.83 |

Payment Information

Amount Due (Premium): \$641.80

As requested, if you do not pay this premium out-of-pocket, it will be paid by the Accelerated Payment (AP) arrangement (See Option 3). However, please be aware that your PUAR and dividends are not sufficient to pay premiums for the life of the policy. Dividends are not guaranteed. These calculations are based on the current dividend scale and are therefore subject to change in the future.

The following payment options are available:

1. Pay this year's premium out-of-pocket. The AP arrangement would pay premiums until the year 2001.
2. Use the 1996 dividend of \$92.43 plus \$549.37 out-of-pocket to pay this year's premium. Your total AI would be reduced to \$898.01. The AP arrangement would pay premiums until the year 2001.
3. Allow the premium to be paid by the AP arrangement. The premium would be withdrawn from the PUAR reducing the PUAR amount of insurance to \$5,285.00. The AP arrangement would pay premiums until the year 2000.

You will be receiving an Annual Statement detailing the value of your Paid-up Additions Rider shortly after January 3, 1996.

For questions or service, please contact your MetLife Account Representative or call 1-800-MET-5000 (1-800-638-5000). Our busiest day is Monday, so it is best to call Tuesday through Friday, if possible.



Accelerated Payment - Type 1

▲ Detach here and return with your payment

| | | | | | | |
|---|----------------|-----------|---------------------|--------|-----------------|-------|
| Policy No. | 123901408 A | 345 1 000 | Premium | 641.80 | Dividend | 92.43 |
| Name of Insured | POLLY C HOLDER | | Date Due | | January 3, 1996 | |
| Sales Office/Agcy. | 019/834 | | Amount Due | | \$ 641.80 | |
| POLLY C HOLDER 123 MAIN ST SOMEWHERE USA | | | Unscheduled Payment | | \$ | |
| Please make check or money order payable to MetLife | | | Amount Enclosed | | \$ | |
| Mail to: METROPOLITAN P O BOX 435 WARWICK RI 02887-0435 | | | | | | |

CONFIDENTIAL

MP4011070886

Sample SL Screen Will Not Appear on Actual Statement.

CONFIDENTIAL: PROPERTY OF METROPOLITAN LIFE AND AFFILIATED COMPANIES
INDIVIDUAL LIFE INSURANCE WEEKLY LISTING OF
ACCELERATED PAYMENT BILLING ACTIVITY - RUNDATA 11/21/1995

DISTRICT 019 AGENCY 834 DATE PRODUCED 11/21/1995
 POLICY NO. 123 901 408 A ANNIVERSARY DATE 01/03/1996
 POLICYOWNER NAME POLLY C HOLDER
 POLICYOWNER ADDRESS 123 MAIN ST
 ANYTOWN PA 12345
 INSURED'S NAME POLLY C HOLDER
 PREMIUM \$641.80 1996 DIVIDEND \$92.43
 CASH VALUE OF AI \$399.90 AI BALANCE \$1,168.83
 CASH VALUE OF PUAR \$2,150.06 PUAR BALANCE \$6,285.00
 ***** AP ARRANGEMENT WILL PAY PREMIUMS UNTIL 2000 *****
 POLICYOWNER PAYMENT OPTIONS
 1. PAY THIS YEAR'S PREMIUM OUT-OF-POCKET -
 AP ARRANGEMENT WILL PAY PREMIUMS UNTIL 2001
 2. USE THE 1996 DIVIDEND OF \$92.43 PLUS
 OUT-OF-POCKET AMOUNT OF \$549.37 -
 AP ARRANGEMENT WILL PAY PREMIUMS UNTIL 2001
 3. ALLOW THE AP ARRANGEMENT TO PAY THIS YEAR'S PREMIUM -
 AP ARRANGEMENT WILL PAY PREMIUMS UNTIL 2000

This side of your Anniversary Statement contains important information about your policy. If you have any questions on this information, please contact your MetLife Representative at the telephone number on the front of this Statement.

In the following sections, "you" and "your" mean the policyholder of the policy to which this Anniversary Statement applies. "Metropolitan," "MetLife" and "we" mean the Metropolitan Life Insurance Company.

Payments made by check or money order are considered paid when the full amount of the premium is received by MetLife from the collecting bank(s). Your check or money order must be payable in U.S. dollars only.

Please do not send cash.

For policies with The Enricher™ (The Paid-Up Additions Rider) only: Within certain limits, you can make an Unscheduled Payment to The Enricher, increasing your insurance protection and your policy's cash value. The amount you decide to pay to The Enricher is already included in the Amount Due. If you would like to pay more, enter the amount under "Unscheduled Payment" on the return portion of this Notice. Contact your MetLife Representative for more information.

Voting for the Board of Directors: You are entitled to vote for the Directors of the MetLife beginning with the first election held after your policy has been in force for one year, and continuing as long as your policy remains in force. The election is held annually on the second Tuesday of April at MetLife's home office, One Madison Avenue, New York, NY 10010-3690. You can vote in person or by mail, and you will receive a ballot before each year's election. You are entitled to one vote only, no matter how many MetLife policies or contracts you own. For more information, please write to the Secretary at the MetLife home office.

Nomination of Directors: In accordance with Section 4210 of the New York Insurance Law, the Board of Directors must nominate candidates (described as the "Administration Ticket") not less than five months before the election of Directors. Groups of policyholders and contract holders may also nominate Directors, but not less than five months before the election.

To be valid as a receipt, this form must be countersigned by the MetLife Representative to whom payment is made.

Receipt of \$ _____ is hereby acknowledged with thanks.

Countersignature _____ Date _____ 19 _____

MP4011070887

CONFIDENTIAL



METROPOLITAN LIFE INS. CO.
12902 E. 51 ST. PO BOX 500
TULSA OK 74102

Account
Contact your MetLife
Representative:
501-753-8236

Sales Office/Agency:
C31/805

Accelerated Payment Anniversary Statement

POLLY C HOLDER
123 MAIN ST
SOMEWHERE USA

Amount Due
\$887.20

Date Due

January 8, 1996

Policy Number
123 138 100 A

Face Amount Of Insurance

\$40,000

Payment Mode

Annual

Amount Paid/Date Paid

Name of
Insured POLLY C HOLDER
Plan

LIFE PAID UP AT AGE 95

WITH THE ENRICHER/PAID-UP ADDITIONS RIDER (PUAR)

Dividend Summary

Your 1996 dividend will be used to buy Additional Paid-up Insurance if premiums are paid to January 8, 1996.

1996 Dividend:

\$340.89

Additional Paid-Up Insurance

Prior Balance:

6,083.08

Additional Insurance Earned on Prior Balance:

145.99

Amount Purchased by Current Dividend:

1,247.66

Total Additional Paid-Up Insurance (AI):

7,476.73

Payment Information

Amount Due (Premium):

\$887.20

As requested, if you do not pay this premium out-of-pocket, it will be paid by the Accelerated Payment (AP) arrangement (See Option 3). However, please be aware that your PUAR and dividends are not sufficient to pay premiums for the life of the policy. Dividends are not guaranteed. These calculations are based on the current dividend scale and are therefore subject to change in the future.

The following payment options are available:

1. Pay this year's premium out-of-pocket. The AP arrangement would pay premiums until the year 2003.
2. Use the 1996 dividend of \$340.89 plus \$546.31 out-of-pocket to pay this year's premium. Your total AI would be reduced to \$6,229.01. The AP arrangement would pay premiums until the year 2002.
3. Allow the premium to be paid by the AP arrangement. The premium would be withdrawn from the PUAR and AI. The total AI bought by the dividends would be reduced to \$6,566.80. The PUAR amount of insurance would be reduced to \$0. This would terminate your right to buy Paid-up Additional Insurance under this rider. The AP arrangement would pay premiums until the year 2000.

You will be receiving an Annual Statement detailing the value of your Paid-up Additions Rider shortly after January 8, 1996.

For questions or service, please contact your MetLife Account Representative or call 1-800-MET-5000 (1-800-638-5000). Our busiest day is Monday, so it is best to call Tuesday through Friday, if possible.

Please
place this
statement
with your
policy.

Please
refer to
either
side for
important
information.

Thank you
for
insuring
with
MetLife.



Accelerated Payment - Type 2

Detach here and return
with your payment

Sales Office/Agcy.
C31/805

Policy No.
123138100 A 343 1 000

Name of Insured
POLLY C HOLDER

POLLY C HOLDER
123 MAIN ST
SOMEWHERE USA

Premium

887.20

Dividend

340.89

Date Due

January 8, 1996

Amount Due

\$ 887.20

Unscheduled Payment

\$

Amount Enclosed

\$

Please make check or money order payable to MetLife

Mailed to: METROPOLITAN
P O BOX 435
WARWICK RI 02887-0435

FIDENTIAL

MP4011070888

Sample S. C Screen. Will Not Appear on A. 1 Statement.

CONFIDENTIAL: PROPERTY OF METROPOLITAN LIFE AND AFFILIATED COMPANIES
INDIVIDUAL LIFE INSURANCE WEEKLY LISTING OF
ACCELERATED PAYMENT BILLING ACTIVITY - RUNDATE 11/21/1995

DISTRICT C31 AGENCY 805 DATE PRODUCED 11/21/1995
POLICY NO. 123 138 100 A ANNIVERSARY DATE 01/08/1996
POLICYOWNER NAME POLLY C HOLDER
POLICYOWNER ADDRESS 123 MAIN ST
ANYTOWN PA 12345
INSURED'S NAME POLLY C HOLDER
PREMIUM \$887.20 1996 DIVIDEND \$340.89
CASH VALUE OF AI \$2,042.27 AI BALANCE \$7,476.73
CASH VALUE OF PUAR \$638.65 PUAR CEASED PREMIUM PAYING
***** AP ARRANGEMENT WILL PAY PREMIUMS UNTIL 2000 *****
POLICYOWNER PAYMENT OPTIONS
1. PAY THIS YEAR'S PREMIUM OUT-OF-POCKET -
AP ARRANGEMENT WILL PAY PREMIUMS UNTIL 2003
2. USE THE 1996 DIVIDEND OF \$340.89 PLUS
OUT-OF-POCKET AMOUNT OF \$546.31 -
AP ARRANGEMENT WILL PAY PREMIUMS UNTIL 2002
3. ALLOW THE AP ARRANGEMENT TO PAY THIS YEAR'S PREMIUM -
AP ARRANGEMENT WILL PAY PREMIUMS UNTIL 2000

MP4011070889

This side of your Anniversary Statement contains important information about your policy. If you have any questions on this information, please contact your MetLife Representative at the telephone number on the front of this Statement.

In the following sections, "you" and "your" mean the policyholder of the policy to which this Anniversary Statement applies. "Metropolitan," "MetLife" and "we" mean the Metropolitan Life Insurance Company.

Payments made by check or money order are considered paid when the full amount of the premium is received by MetLife from the collecting bank(s). Your check or money order must be payable in U.S. dollars only.

Please do not send cash.

For policies with The Enricher™ (The Paid-Up Additions Rider) only: Within certain limits, you can make an Unscheduled Payment to The Enricher, increasing your insurance protection and your policy's cash value. The amount you decided to pay to The Enricher is already included in the Amount Due. If you would like to pay more, enter the amount under "Unscheduled Payment" on the return portion of this Notice. Contact your MetLife Representative for more information.

Voting for the Board of Directors: You are entitled to vote for the Directors of the MetLife beginning with the first election held after your policy has been in force for one year, and continuing as long as your policy remains in force. The election is held annually on the second Tuesday of April at MetLife's home office, One Madison Avenue, New York, NY 10010-3690. You can vote in person or by mail, and you will receive a ballot before each year's election. You are entitled to one vote only, no matter how many MetLife policies or contracts you own. For more information, please write to the Secretary at the MetLife home office.

Nomination of Directors: In accordance with Section 4210 of the New York Insurance Law, the Board of Directors must nominate candidates (described as the "Administration Ticket") not less than five months before the election of Directors. Groups of policyholders and contract holders may also nominate Directors, but not less than five months before the election.

To be valid as a receipt, this form must be countersigned by the MetLife Representative to whom payment is made.

Receipt of \$ _____ is hereby acknowledged with thanks.

Countersignature _____ Date _____ 19 _____

CONFIDENTIAL

NY-10-10-10-10



METROPOLITAN LIFE INS. CO.
12902 E. 51 ST. PO BOX 500
TULSA OK 74102

Contact your MetLife
Representative:
918-665-3330

Sales Office/Agency:
BB1/837

Accelerated Payment Anniversary Statement

POLLY C HOLDER
123 MAIN ST
SOMEWHERE USA

Amount Due
\$1,177.25

Date Due

January 8, 1996

Policy Number
123 133 099 A

Face Amount Of Insurance

\$25,000

Payment Mode

Annual 1

Amount Paid/Date Paid

Name of Insured
POLLY C HOLDER

Plan

WHOLE LIFE

WITH THE ENRICHER/PAID-UP ADDITIONS RIDER (PUAR)

Dividend Summary

Your 1996 dividend will be used to buy Additional Paid-up Insurance if premiums are paid to January 8, 1996.

1996 Dividend:

\$332.76

Additional Paid-Up Insurance

Prior Balance:

2,317.79

Additional Insurance Earned on Prior Balance:

90.39

Amount Purchased by Current Dividend:

\$45.73

Total Additional Paid-Up Insurance (AI):

2,953.91

Payment Information

Amount Due (Premium):

\$1,177.25

As requested, if you do not pay this premium out-of-pocket, it will be paid by the Accelerated Payment (AP) arrangement (See Option 3). However, please be aware that your PUAR and dividends are not sufficient to pay premiums for the life of the policy. Dividends are not guaranteed. These calculations are based on the current dividend scale and are therefore subject to change in the future.

The following payment options are available:

1. Pay this year's premium out-of-pocket. The AP arrangement would pay premiums until the year 2002.
2. Use the 1996 dividend of \$332.76 plus \$844.49 out-of-pocket to pay this year's premium. Your total AI would be reduced to \$2,408.18. The AP arrangement would pay premiums until the year 2001.
3. Allow the premium to be paid by the AP arrangement. The premium would be withdrawn from the PUAR reducing the PUAR amount of insurance to \$262.00. The AP arrangement would pay premiums until the year 1999.

You will be receiving an Annual Statement detailing the value of your Paid-up Additions Rider shortly after January 8, 1996.

For questions or service, please contact your MetLife Account Representative or call 1-800-MET-5000 (1-800-638-5000). Our busiest day is Monday, so it is best to call Tuesday through Friday, if possible.



Accelerated Payment - Type 2

4 Detach here and return
with your payment

Sales Office/Agcy.
BB1/837

Policy No.

123133099 A 342 1 000

Name of Insured

POLLY C HOLDER

POLLY C HOLDER

123 MAIN ST

SOMEWHERE USA

Premium

1177.25

Dividend

332.76

Date Due

January 8, 1996

Amount Due

\$ 1,177.25

Unscheduled Payment

\$

Amount Enclosed

\$

Please make check or money order payable to MetLife

Mail to: METROPOLITAN

P O BOX 435

WARWICK RI 02887-0435.

CONFIDENTIAL

MP4011070890

Sample Screen. Will Not Appear on Actual Statement.

CONFIDENTIAL: PROPERTY OF METROPOLITAN LIFE AND AFFILIATED COMPANIES
INDIVIDUAL LIFE INSURANCE WEEKLY LISTING OF
ACCELERATED PAYMENT BILLING ACTIVITY - ROUNDATE 11/21/1995

DISTRICT 881 AGENCY 837 DATE PRODUCED 11/21/1995
 POLICY NO. 123 133 099 A ANNIVERSARY DATE 01/08/1996
 POLICYOWNER NAME POLLY C HOLDER
 POLICYOWNER ADDRESS 123 MAIN ST
 ANYTOWN PA 12345
 INSURED'S NAME POLLY C HOLDER
 PREMIUM \$1,177.25 1996 DIVIDEND \$332.76
 CASH VALUE OF AI \$1,801.47 AT BALANCE \$2,953.91
 CASH VALUE OF PUAR \$159.56 PUAR CEASED PREMIUM PAYING
 ***** AP ARRANGEMENT WILL PAY PREMIUMS UNTIL 1999 *****
 POLICYOWNER PAYMENT OPTIONS
 1. PAY THIS YEAR'S PREMIUM OUT-OF-POCKET -
 AP ARRANGEMENT WILL PAY PREMIUMS UNTIL 2002
 2. USE THE 1996 DIVIDEND OF \$332.76 PLUS
 OUT-OF-POCKET AMOUNT OF \$844.49 -
 AP ARRANGEMENT WILL PAY PREMIUMS UNTIL 2001
 3. ALLOW THE AP ARRANGEMENT TO PAY THIS YEAR'S PREMIUM -
 AP ARRANGEMENT WILL PAY PREMIUMS UNTIL 1999

MP4011070891

This side of your Anniversary Statement contains important information about your policy. If you have any questions on this information, please contact your MetLife Representative at the telephone number on the front of this Statement.

In the following sections, "you" and "your" mean the policyholder of the policy to which this Anniversary Statement applies. "Metropolitan," "MetLife" and "we" mean the Metropolitan Life Insurance Company.

Payments made by check or money order are considered paid when the full amount of the premium is received by MetLife from the collecting bank(s). Your check or money order must be payable in U.S. dollars only.

Please do not send cash.

For policies with The EnricherSM (The Paid-Up Additions Rider) only: Within certain limits, you can make an Unscheduled Payment to The Enricher, increasing your insurance protection and your policy's cash value. The amount you decided to pay to The Enricher is already included in the Amount Due. If you would like to pay more, enter the amount under "Unscheduled Payment" on the return portion of this Notice. Contact your MetLife Representative for more information.

Voting for the Board of Directors: You are entitled to vote for the Directors of the MetLife beginning with the first election held after your policy has been in force for one year, and continuing as long as your policy remains in force. The election is held annually on the second Tuesday of April at MetLife's home office, One Madison Avenue, New York, NY 10010-3690. You can vote in person or by mail, and you will receive a ballot before each year's election. You are entitled to one vote only, no matter how many MetLife policies or contracts you own. For more information, please write to the Secretary at the MetLife home office.

Nomination of Directors: In accordance with Section 4219 of the New York Insurance Law, the Board of Directors must nominate candidates (described as the "Administration Ticket") not less than five months before the election of Directors. Groups of policyholders and contract holders may also nominate Directors, but not less than five months before the election.

To be valid as a receipt, this form must be countersigned by the MetLife Representative to whom payment is made.

Receipt of \$ _____ is hereby acknowledged with thanks.

Countersignature _____ Date _____ 19 _____

CONFIDENTIAL



METROPOLITAN LIFE INS. CO.
12902 E. 51 ST. PO BOX 500
TULSA OK 74102

Customer:
Contact your MetLife
Representative:
409-832-6344

Sales Office/Agency:
K51/801

Accelerated Payment Anniversary Statement

POLLY C HOLDER
123 MAIN ST
SOMEWHERE USA

Amount Due
\$967.35
Date Due
January 2, 1996

Policy Number
123-132-431 A

Face Amount Of Insurance
\$100,000

Payment Mode
Annual

Amount Paid/Date Paid

Name of
Insured
Plan
POLLY C HOLDER

LIFE PAID UP AT AGE 95
WITH THE ENRICHER/PAID-UP ADDITIONS RIDER (PUAR)

Dividend Summary

Your 1996 dividend will be used to buy Additional Paid-up Insurance if premiums are paid to January 2, 1996.

1996 Dividend: \$540.82

Additional Paid-Up Insurance
Amount Purchased by Current Dividend: 7,831.07
Total Additional Paid-Up Insurance (AI): 7,831.07

Payment Information

Amount Due (Premium): \$967.35

As requested, if you do not pay this premium out-of-pocket, it will be paid by the Accelerated Payment (AP) arrangement (See Option 3). However, please be aware that your PUAR and dividends are not sufficient to pay premiums for the life of the policy. Dividends are not guaranteed. These calculations are based on the current dividend scale and are therefore subject to change in the future.

The following payment options are available:

1. Pay this year's premium out-of-pocket. The AP arrangement would pay premiums until the year 2001.
2. Use the 1996 dividend of \$540.82 plus \$426.53 out-of-pocket to pay this year's premium. Your total AI would be reduced to \$0.00. The AP arrangement would pay premiums until the year 1999.
3. Allow the premium to be paid by the AP arrangement. The premium would be withdrawn from the PUAR and AI. The total AI bought by the dividends would be reduced to \$0.00. The PUAR amount of insurance would be reduced to \$2,464.00. The AP arrangement would pay premiums until the year 1997.

You will be receiving an Annual Statement detailing the value of your Paid-up Additions Rider shortly after January 2, 1996.

For questions or service, please contact your MetLife Account Representative or call 1-800-MET-5000 (1-800-638-5000). Our busiest day is Monday, so it is best to call Tuesday through Friday, if possible.

Please
place this
statement
with your
policy.

Please
refer to
other
side for
important
information.

Thank you
for
insuring
with
MetLife.



Accelerated Payment - Type 3 A Detach here and return
with your payment.

Policy No.
123132431 A 348 1 000
Sales Office/Agcy.
K51/801
Name of Insured
POLLY C HOLDER
POLLY C HOLDER
123 MAIN ST
SOMEWHERE USA

| Premium | Dividend |
|-----------------------------|----------|
| 967.35 | 540.82 |
| Date Due January 2, 1996 | |
| Amount Due \$ 967.35 | |
| Unscheduled Payment \$ | |
| Amount Enclosed \$ | |

Please make check or money order payable to MetLife
Mail to: METROPOLITAN
P O BOX 435
WARWICK RI 02887-0435

CONFIDENTIAL

MP4011070892

Sample SC C Screen. Will Not Appear on Actual Statement.

**CONFIDENTIAL: PROPERTY OF METROPOLITAN LIFE AND AFFILIATED COMPANIES
INDIVIDUAL LIFE INSURANCE WEEKLY LISTING OF
ACCELERATED PAYMENT BILLING ACTIVITY - RUNDATE 11/21/1995**

DISTRICT K51 AGENCY 801 DATE PRODUCED 11/21/1995
POLICY NO. 123 132 431 A ANNIVERSARY DATE 01/02/1996
POLICYOWNER NAME POLLY C HOLDER
POLICYOWNER ADDRESS 123 MAIN ST
ANYTOWN PA 12345
INSURED'S NAME LANGSTON SCOTT ADAMS
PREMIUM \$967.35 1996 DIVIDEND \$540.82
CASH VALUE OF AI \$540.81 AI BALANCE \$7,831.07
CASH VALUE OF PUAR \$402.54 PUAR CEASED PREMIUM PAYING
***** AP ARRANGEMENT WILL PAY PREMIUMS UNTIL 1997 *****
POLICYOWNER PAYMENT OPTIONS
1. PAY THIS YEAR'S PREMIUM OUT-OF-POCKET -
AP ARRANGEMENT WILL PAY PREMIUMS UNTIL 2001
2. USE THE 1996 DIVIDEND OF \$540.82 PLUS
OUT-OF-POCKET AMOUNT OF \$426.53 -
AP ARRANGEMENT WILL PAY PREMIUMS UNTIL 1999
3. ALLOW THE AP ARRANGEMENT TO PAY THIS YEAR'S PREMIUM -
AP ARRANGEMENT WILL PAY PREMIUMS UNTIL 1997

MP4011070893

This side of your Anniversary Statement contains important information about your policy. If you have any questions on this information, please contact your MetLife Representative at the telephone number on the front of this Statement.

In the following sections, "you" and "your" mean the policyholder of the policy to which this Anniversary Statement applies. "Metropolitan," "MetLife" and "we" mean the Metropolitan Life Insurance Company.

Payments made by check or money order are considered paid when the full amount of the premium is received by MetLife from the collecting bank(s). Your check or money order must be payable in U.S. dollars only.

Please do not send cash.

For policies with The EaricherSM (The Paid-Up Additions Rider) only: Within certain limits, you can make an Unscheduled Payment to The Earicher, increasing your insurance protection and your policy's cash value. The amount you decided to pay to The Earicher is already included in the Amount Due. If you would like to pay more, enter the amount under "Unscheduled Payment" on the return portion of this Notice. Contact your MetLife Representative for more information.

Voting for the Board of Directors: You are entitled to vote for the Directors of the MetLife beginning with the first election held after your policy has been in force for one year, and continuing as long as your policy remains in force. The election is held annually on the second Tuesday of April at MetLife's home office, One Madison Avenue, New York, NY 10010-3690. You can vote in person or by mail, and you will receive a ballot before each year's election. You are entitled to one vote only, no matter how many MetLife policies or contracts you own. For more information, please write to the Secretary at the MetLife home office.

Nomination of Directors: In accordance with Section 4216 of the New York Insurance Law, the Board of Directors must nominate candidates (described as the "Administration Ticket") not less than five months before the election of Directors. Groups of policyholders and contract holders may also nominate Directors, but not less than five months before the election.

To be valid as a receipt, this form must be countersigned by the MetLife Representative to whom payment is made.

Receipt of \$_____ is hereby acknowledged with thanks.

Countersignature _____ Date _____ 19____

CONFIDENTIAL



METROPOLITAN LIFE INS. CO.
700 QUAKER LANE PO BOX 300
WARWICK RI 02887

Customer
Contact your MetLife
Representative:
404-936-7393

Sales Office/Agency:
212/814

Accelerated Payment Anniversary Statement

POLLY C HOLDER
123 MAIN ST
SOMEWHERE USA

Amount Due
\$329.45

Date Due

January 2, 1996

Policy Number
123 130 231 A

Face Amount Of Insurance

\$10,892

Payment Mode

Annual

Amount Paid/Date Paid

Name of Insured
POLLY C HOLDER

Plan
LIFE PAID UP AT AGE 90

Dividend Summary

Your 1996 dividend will be used to buy Additional Paid-up Insurance if premiums are paid to January 2, 1996.

| | |
|---|----------|
| 1996 Dividend: | \$142.36 |
| Additional Paid-Up Insurance | |
| Prior Balance: | |
| Additional Insurance Earned on Prior Balance: | 1,045.70 |
| Amount Purchased by Current Dividend: | 26.67 |
| Total Additional Paid-Up Insurance (AI): | 253.40 |
| | 1,325.77 |

Payment Information

Amount Due (Premium): \$329.45

As requested, if you do not pay this premium out-of-pocket, it will be paid by the Accelerated Payment (AP) arrangement (See Option 3). However, please be aware that your dividends are not sufficient to pay premiums for the life of the policy. Dividends are not guaranteed. These calculations are based on the current dividend scale and are therefore subject to change in the future.

The following payment options are available:

1. Pay this year's premium out-of-pocket. The AP arrangement would pay premiums until the year 2027.
2. Use the 1996 dividend of \$142.36 plus \$187.09 out-of-pocket to pay this year's premium. Your total AI would be reduced to \$1,072.31. The AP arrangement would pay premiums until the year 2002.
3. Allow the premium to be paid by the AP arrangement. The premium would be withdrawn from the total AI reducing it to \$739.90. The AP arrangement would pay premiums until the year 2000.

For questions or service, please contact your MetLife Account Representative or call 1-800-MET-5000 (1-800-638-5000). Our busiest day is Monday, so it is best to call Tuesday through Friday, if possible.

Please
place this
statement
with your
policy.

Please
refer to
other
side for
important
information.

Thank you
for
insuring
with
MetLife.



Accelerated Payment - Type 4

▲ Detach here and return
with your payment

Policy No.
123130231 A 344 1 000
Sales Office/Agcy.
212/814
Name of Insured
POLLY C HOLDER
POLLY C HOLDER
123 MAIN ST
SOMEWHERE USA

Premium
329.45

Dividend
142.36

Date Due

January 2, 1996

Amount Due

\$ 329.45

Unscheduled Payment

\$

Amount Enclosed

\$

Please make check or money order payable to MetLife
Mail to:
METROPOLITAN
P O BOX 435
WARWICK RI 02887-0435

NYHO-HZB00A

CONFIDENTIAL

ME4011070894

Sample Statement. Will Not Appear on Actual Statement.

**CONFIDENTIAL: PROPERTY OF METROPOLITAN LIFE AND AFFILIATED COMPANIES
INDIVIDUAL LIFE INSURANCE WEEKLY LISTING OF
ACCELERATED PAYMENT BILLING ACTIVITY - RUNDATE 11/21/1995**

DISTRICT 212 AGENCY #14 DATE PRODUCED 11/21/1995
POLICY NO. 123 130 231 A ANNIVERSARY DATE 01/02/1996
POLICYOWNER NAME POLLY C HOLDER
POLICYOWNER ADDRESS 123 MAIN ST
ANYTOWN PA 12345
INSURED'S NAME RONNIE A HOLIFIELD
PREMIUM \$329.45 1996 DIVIDEND \$142.36
CASH VALUE OF AI \$745.51 AI BALANCE \$1,325.77
***** AP ARRANGEMENT WILL PAY PREMIUMS UNTIL 2000 *****
POLICYOWNER PAYMENT OPTIONS
1. PAY THIS YEAR'S PREMIUM OUT-OF-POCKET -
AP ARRANGEMENT WILL PAY PREMIUMS UNTIL 2027
2. USE THE 1996 DIVIDEND OF \$142.36 PLUS
OUT-OF-POCKET AMOUNT OF \$187.09 -
AP ARRANGEMENT WILL PAY PREMIUMS UNTIL 2002
3. ALLOW THE AP ARRANGEMENT TO PAY THIS YEAR'S PREMIUM -
AP ARRANGEMENT WILL PAY PREMIUMS UNTIL 2000

MP4011070895

This side of your Anniversary Statement contains important information about your policy. If you have any questions on this information, please contact your MetLife Representative at the telephone number on the front of this Statement.

In the following sections, "you" and "your" mean the policyholder of the policy to which this Anniversary Statement applies. "Metropolitan," "MetLife" and "we" mean the Metropolitan Life Insurance Company.

Payments made by check or money order are considered paid when the full amount of the premium is received by MetLife from the collecting bank(s). Your check or money order must be payable in U.S. dollars only.

Please do not send cash.

For policies with The Enricher™ (The Paid-Up Additions Rider) only: Within certain limits, you can make an Unscheduled Payment to The Enricher, increasing your insurance protection and your policy's cash value. The amount you decide to pay to The Enricher is already included in the Amount Due. If you would like to pay more, enter the amount under "Unscheduled Payment" on the return portion of this Notice. Contact your MetLife Representative for more information.

Voting for the Board of Directors: You are entitled to vote for the Directors of the MetLife beginning with the first election held after your policy has been in force for one year, and continuing as long as your policy remains in force. The election is held annually on the second Tuesday of April at MetLife's home office, One Madison Avenue, New York, NY 10010-3690. You can vote in person or by mail, and you will receive a ballot before each year's election. You are entitled to one vote only, no matter how many MetLife policies or contracts you own. For more information, please write to the Secretary at the MetLife home office.

Nomination of Directors: In accordance with Section 4210 of the New York Insurance Law, the Board of Directors must nominate candidates (described as the "Administration Ticket") not less than five months before the election of Directors. Groups of policyholders and contract holders may also nominate Directors, but not less than five months before the election.

To be valid as a receipt, this form must be countersigned by the MetLife Representative to whom payment is made.

Receipt of \$ _____ is hereby acknowledged with thanks.

Countersignature _____ Date _____ 19 _____

CONFIDENTIAL

NYHO-1001300



METROPOLITAN LIFE INS. CO.
700 QUAKER LANE PO BOX 300
WARWICK RI 02887

Contact your MetLife Representative:
813-647-2550

Sales Office/Agency:
880/855

Accelerated Payment Anniversary Statement

POLLY C HOLDER
123 MAIN ST
SOMEWHERE USA

Amount Due
\$128.75
Date Due
January 4, 1996
Policy Number
123 162 621 A
Face Amount Of Insurance
\$25,000
Payment Mode
Annual
Amount Paid/Date Paid

Name of Insured
POLLY C HOLDER
Plan
WHOLE LIFE

Dividend Summary

Your 1996 dividend will accumulate with interest if premiums are paid to January 4, 1996.

1996 Dividend: \$38.50
Dividends With Interest
Prior Balance: 330.46
Interest on Prior Balance: 14.87
Current Dividend: 38.50
Total Dividends With Interest (DWI): 383.83

Payment Information

Amount Due (Premium): \$128.75

As requested, if you do not pay this premium out-of-pocket, it will be paid by the Accelerated Payment (AP) arrangement (See Option 3). However, please be aware that your dividends are not sufficient to pay premiums for the life of the policy. Dividends are not guaranteed. These calculations are based on the current dividend scale and are therefore subject to change in the future.

The following payment options are available:

1. Pay this year's premium out-of-pocket. The AP arrangement would pay premiums until the year 2006.
2. Use the 1996 dividend of \$38.50 plus \$90.25 out-of-pocket to pay this year's premium. Your total DWI would be reduced to \$345.33. The AP arrangement would pay premiums until the year 2004.
3. Allow the premium to be paid by the AP arrangement. The premium would be withdrawn from the total DWI reducing it to \$255.08. The AP arrangement would pay premiums until the year 2000.

For questions or service, please contact your MetLife Account Representative or call 1-800-MET-5000 (1-800-638-5000). Our busiest day is Monday, so it is best to call Tuesday through Friday, if possible.

Please place this statement with your policy.

Please refer to other side for important information.

Thank you for insuring with MetLife.



Accelerated Payment - Type 4 ▲ Detach here and return with your payment

Policy No.
123162621 A 347 1 000
Sales Office/AGY.
880/855

Name of Insured
POLLY C HOLDER

POLLY C HOLDER
123 MAIN ST
SOMEWHERE USA

Please make check or money order payable to MetLife
Mail to: METROPOLITAN
P.O. BOX 435
WARWICK RI 02887-0435

Premium
128.75
Dividend
38.50
Date Due
January 4, 1996
Amount Due
\$ 128.75
Unscheduled Payment
\$
Amount Enclosed
\$

CONFIDENTIAL

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CONFIDENTIAL: PROPERTY OF METROPOLITAN LIFE AND AFFILIATED COMPANIES
INDIVIDUAL LIFE INSURANCE WEEKLY LISTING OF
ACCELERATED PAYMENT BILLING ACTIVITY - RUNDATE 11/21/1995

DISTRICT 880 AGENCY 855 DATE PRODUCED 11/21/1995
 POLICY NO. 123 162 621 A ANNIVERSARY DATE 01/04/1996
 POLICYOWNER NAME POLLY C HOLDER
 POLICYOWNER ADDRESS 123 MAIN ST
 ANYTOWN PA 12345
 INSURED'S NAME JOHN CARUSO III
 PREMIUM \$128.75 1996 DIVIDEND \$38.50
 DWT BALANCE \$383.83
 ***** AP ARRANGEMENT WILL PAY PREMIUMS UNTIL 2000 *****
 POLICYOWNER PAYMENT OPTIONS

1. PAY THIS YEAR'S PREMIUM OUT-OF-POCKET -
 AP ARRANGEMENT WILL PAY PREMIUMS UNTIL 2006
2. USE THE 1996 DIVIDEND OF \$38.50 PLUS
 OUT-OF-POCKET AMOUNT OF \$90.25 -
 AP ARRANGEMENT WILL PAY PREMIUMS UNTIL 2004
3. ALLOW THE AP ARRANGEMENT TO PAY THIS YEAR'S PREMIUM -
 AP ARRANGEMENT WILL PAY PREMIUMS UNTIL 2000

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Please do not send cash.

For policies with The EnricherSM (The Paid-Up Additions Rides) only: Within certain limits, you can make an Unscheduled Payment to The Enricher, increasing your insurance protection and your policy's cash value. The amount you decided to pay to The Enricher is already included in the Amount Due. If you would like to pay more, enter the amount under "Unscheduled Payment" on the return portion of this Notice. Contact your MetLife Representative for more information.

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To be valid as a receipt, this form must be countersigned by the MetLife Representative to whom payment is made.

Receipt of \$ _____ is hereby acknowledged with thanks.

Countersignature _____ Date _____ 19 _____

MEPA011070897

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TO: Distribution

FROM: William T. Barnewold
ILI Customer Services
Bridgewater Area 3E X2202

DATE: December 8, 1995

RE: Accelerated Premium (AP) arrangement

The attached summarizes several accomplishments of our AP Natural Work Team and outlines other key items close to being installed. Additionally, some of the AP (new and old) items are mentioned which will be addressed in 1996.

[REDACTED]

At the next Board of Directors meeting on December 19, 1995, John Tweedy will be updating the members on what is being done to overcome the concerns associated with "Vanishing Premium" cases. Our AP NWT actions will be one of the initiatives cited by Mr. Tweedy at that meeting.

So, it is appropriate to provide all of you with this same information and to recognize the outstanding work performed by all participating AP NWT representatives.

William T. Barnewold

CC: LaBadia, Doby

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CLIENT

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MP4011070899

TO: Thomas LaBadia
Vice-President
ILI Customer Services
Bridgewater

FROM: William Barnewold
Project Manager
ILI Customer Services
Bridgewater Area 3E X2202

DATE: December 4, 1995

Re: Accelerated Payment (AP) arrangement Policies

We electronically reviewed the Notice Business Policy Master file and Paid Up Additions Rider file to obtain current statistics about our active AP cases. Using the 1996 dividend scale, we determined how many policies are eligible for AP and how many will collapse before the life expectancy of the policy is reached. For policies whose AP arrangements will collapse, we categorized the number of policies into groupings by year.

The following AP information was determined as of 11/27/95:

- 149,482 policies is the total number of active AP cases
- 114,647 are fully sufficient for the life expectancy of policy
- 34,835 will collapse before reaching life expectancy of policy
- 7,945 will collapse after 10 years
- 13,588 will collapse somewhere between 5 and 10 years
- 8,760 will collapse somewhere between 2 and 5 years
- 4,542 will collapse within 2 years

On March 10, 1995, using the 1995 dividend scale, there were a total of 122,777 active AP policies. Of that number, 100,811 were determined to be fully sufficient and 21,966 would collapse. The expected rate of collapse then was 18% of the policies that are active on MetLife's AP arrangement.

Using the 1996 dividend scale, it is now expected that 23% of our AP arrangements will collapse before the policy life expectancy is reached.

The following AP NWT activities were pursued in an effort to better educate our policyholders about MetLife's AP arrangement, to prepare them if their AP arrangement doesn't meet expectations and to offer alternatives that will keep AP arrangements afloat.

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Completed and Installed:

1. In October 1994, Billing Notices started informing policy holders that AP arrangements cannot pay their next premium. Policyholders are advised to pay premiums out of pocket or contact their MetLife sales rep about making alternate payment arrangements. The field release instructed sale reps to use current year dividend for paying partial premium but the balance of the premium due must be paid out of pocket by policyholders. This method of payment will cease being a manual procedure when AP options are installed next month. There were between 5-15 policies each week that were offered this alternative in their billing notice between October 1994 and November 1995. The AP NWT representatives in Marketing and Customer Service Centers have reported that this enhancement was hardly noticeable by the field force and policyholders since it was implemented judging by the number of inquiries received.
2. In March 1995, AP letters were introduced and mailed to policyholders directly when they terminate their AP arrangement or change their policy, mode of payment or dividend option. A SONIC message is sent to sales offices.
3. AP arrangement stuffers in letters 4/95; Annual Notices 8/95
The MetLife AP arrangement 1 page stuffer contains the same information that is in MetLife's multi-page AP arrangement brochure. In April 1995, we started mailing the stuffer to policyholders with their AP Eligibility letters and Welcome to AP letters. In August 1995, we mailed the stuffer with AP Anniversary Statement/Billing Notice. The latter will continue for 1 year. The multi-page brochure is given to policyholders primarily by sales reps and customer service reps as opportunities present themselves.
4. In October 1995, Billing Notices started showing Collapse Date when AP arrangements are within 5 years of being insufficient to pay premiums.
Additional wording was included to advise policyholders that their AP arrangements will collapse and indicates the future anniversary date when collapse will occur. They are told to contact their MetLife sales rep if they have questions and to inquire about payment alternatives. A SONIC message is sent to the sales office.

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MP4011070901

5. ABCs of Dividends and Outlook

The ABCs of Dividends brochure was reprinted and advertised in Outlook which was mailed to policyholders on a regular basis during the 2nd Quarter of 1994 through the 1st quarter of 1995. Information about AP arrangements was one of the sections in ABCs that was included in Outlook. Recipients were instructed to call or return a tear off in the same envelope with their premium payment if they wanted a copy of ABCs. Marketing Communications informed us that they received 6,271 requests for single and multiple copies of ABCs of Dividends.

Pending completion and installation

1. As of December 1995, we will start mailing AP Letters directly to policyholders at the time they disrupt their AP arrangement by taking loans, withdrawing dividends or making PUAR withdrawals. This policyholder action causes the AP arrangement to collapse before the life expectancy of the policy. The Customer Service Reps are already alerted to this fact on PIOS before entering the transaction and are in a position to advise policyholders beforehand. A SONIC message will be sent to sales office for each AP letter mailed to a policyholder.
2. Starting with February 1996 policy anniversaries, the Billing Notice portion of the Anniversary Statements will offer options to policyholders whose AP arrangements are collapsing within 5 years.

The AP options are 1) pay this year's premium out of pocket 2) use current year dividend to pay part of this year's premium and pay the remainder out of pocket or 3) allow premium to be paid by the AP arrangement.

Each option will show the year to which AP arrangement will pay premiums if that option is chosen by the policyholder. A SONIC message showing this same information will be sent to the sales office.

The AP Billing Notice will state that dividends are not guaranteed and that calculations shown are based on current scales and are therefore subject to change in the future.

3. Additional Survivorship Whole Life policy support is being developed and close to installation whereby premiums will be paid electronically through the AP arrangement. SWL policies already have AP support installed to determine eligibility and send billing notices.

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Future AP work to be started in 1996

1. Add wording as required to AP annual notices.

a. For policies within the 5 year collapse window, and as long as they remain inside a 5 year window, continue to provide updated options and date information on those Billing Notices each year. Policies that subsequently move outside the 5 year window will cease to receive information about options and collapse.

b. Add "dividends are not guaranteed" wording to annual notices sent to 1) fully sufficient AP cases and 2) those who will collapse but are outside the 5 year window and not being offered options.

NOTE: eventually all communications mailed to policyholders containing dividend information will have the "dividends are not guaranteed" phrase included in their text in 1996.

2. Explore further how Administrative systems can capture and store meaningful AP information on electronic files which is indicative of the understanding reached between sales rep/broker and policyholder at time of illustration and policy issue. Some information is already being captured in signed illustrations and put on microfilm.

At the time of illustration and policy issue, information such as type of AP arrangement and start up year to automatically test for AP eligibility has to be recorded on Administration files. Automated letter correspondence would be required to verify this information with the policyholder and rep/broker shortly after issuance of a policy. Future correspondence to inform policyholders, sales reps/brokers of eligibility and disposition of their AP arrangement at time of activation will be necessary too.

3. Provide additional AP arrangement systems support for Flexible Whole Life plans, for new L98 with Paid Up Additions Riders and for Flexible Additional Insurance Riders.

4. Expand the electronic calculation of AP eligibility and other systems support to include payment of rider premiums as part of our AP arrangement processing (other than PUAR and FLAIR).

In addition to all that is mentioned above, there are other AP activities being worked on by ILI units besides the NWT. One of these activities is the New Business Placement Call Out program which is ongoing and being conducted by Johnstown. Policyholders are asked about their policy including questions about AP. There is also a Policyowners Manual, being developed by ILI Prod Mkt Dev, that will soon be given out with every new issue of Life at 98 policies. This document also contains information about AP.

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In summation, our AP NWT has made significant progress by implementing much needed support at a time when MetLife is being questioned by its policyholders, the media, outside legalities, insurance departments as well as by members of our own legal, ethical and compliance units. The AP activities that are installed and those close to being completed have reached that point because of the determination of our NWT to overcome the obstacles that we faced.

A main obstacle was securing/maintaining the discipline required by our NWT to work on AP while also working on their own day to day jobs. All of our members have other high priority work that must be completed on a timely basis. No one is exclusively assigned to work solely on the AP effort. We, like many other NWTs, are faced with being spread out between remote sites including Tulsa, Warwick, Scranton, New York and Bridgewater. We accomplished our objectives with very minimal travel. Instead, but not without difficulty, we maximized the use of teleconferencing. Through all of this, the AP NWT managed to accomplish its most meaningful objectives which I outlined above.

William Barnewell


CONFIDENTIAL

MP4011070904

Jim Rayl
Director
Customer Services & Communications
MetLife Customer Service Center
Tulsa, OK

Your memo on APP was of great interest. Can you give me some details on the number of calls about going on APP and the number about resuming premium payments?

On the broader issue of providing customer service, please have faith and don't get hung up if someone mentions expense. We're making progress and we're still on track and you deserve a lot of the credit for changing attitudes.


Francis P. Lynch
Senior Vice-President
Customer Services
Individual Life Insurance

November 9, 1995

CONFIDENTIAL

KP4011070905

ACCELERATED PAYMENT (AP) ARRANGEMENT

Tulsa Customer Services

B. Gardner
D. West *
C. Fager *
D. Lyons
J. Eidschun *
L. Grant *

Warwick Customer Services

C. Farugia *
K. Schoos *
A. Smith
B. Glittone *
T. Thomas *
P. Knott *

I.L.I. Financial Mgmt.

R. Schlanger BRW 3E
G. Pallahee BRW 3E
T. Weigand BRW 3E
A. Compasano BRW 1N
R. Flanagan BRW 1N
R. Musen BRW 1E

I.L.I. Career Agy. Oper.

M. Harwood BRW 1E
K. Kirk * BRW 1N
B. Kerr * BRW 1N

I.L.I. Product Planning

A. Kandel * BRW 1N
M. Kaplan BRW 1N

I.L.I. Marketing

R. Steve * BRW 1NW
D. McGrath * BRW 1NW

Law

I. Shuman * NYHO 7G

I.L.I. Customer Services

T. LaBadia BRW 2E
S. Koplovics BRW 2E
J. Hodel SCC
R. Delaney * SCC
R. Schramm BRW 3E
W. Barnewold * BRW 3E
R. Brennan * BRW 2E
T. Brownlee * SCC
A. Corrente * SCC
K. Craven * SCC
N. Giacometti SCC
R. Kubick * SCC
E. Kocis * SCC
L. Kochis SCC
K. Gavel SCC
J. Kozlowski * BRW 3E
T. Lovelace * SCC
W. Magnot * SCC
J. McClurg SCC
R. Ruggieri BRW 3E
J. Tyson * SCC
B. DeSandre * BRW 3E
P. McLoughlin * BRW 3E
M. McCleneghan* SCC
K. Panzino * BRW 3E
J. Rightor SCC
E. Wasser * SCC

I.L.I. Consulting Services

L. Vranka NYHO 5E
M. McDermott* NYHO 5E

Canadian Operations

C. Ferguson CCC
C. Hanrichs Can. Hd. Off.
P. Roy Can. Hd. Off.

* - AP NWT MEMBERS

CONFIDENTIAL

cc AP NWT

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MP4011070906

Accelerated Payments

The following AP actions are contemplated for 1995. Activity number 3 requires further concurrence by additional members of top management. Target dates for completion and installation are provided in most cases.

1. The stuffer version of the AP arrangement brochure has been printed and a supply of about 85,000 has been delivered to Scranton. Another 15,000 brochures will be attached to the field release.

All active AP policyholders will have the stuffer version of the brochure mailed to them in the same envelope with their AP Anniversary Statement. It will take a calendar year to reach them all.

The Welcome to AP letters, which installed on March 9, 1995, will now have a stuffer included in the envelope as they are mailed.

[REDACTED] The mailings will begin in early April 1995.

2. Special runs are being made to determine how many base policies with/without PUAR have an AP arrangement that is going to collapse before the life expectancy of the policy is reached. Policies are going to be valued by PHIOS/Engine to determine how many are going to collapse. The policies will be categorized as collapsing within a year, within 2 years, within 5 years, within 10 years and 10 years or more. Policy numbers and other information will be extracted from the master files.
3. If an AP arrangement is expected to "collapse" at the anniversary after next, then "collapse" year will be shown on Anniversary Statements. It is intended not to show "collapse" year information when an AP arrangement is more than two anniversaries away from "collapse". Additional testing is underway to enable this type of collapse year sensitivity. The 2 year anniversary threshold may be temporary but it is planned to reach those who are closer to "collapse".

Additional members of top management have to approve this threshold strategy and the collapse year parameter selected. Based on results of item 2. above and experience with the 2 year anniversary threshold policies, a decision can be made to stay with 2 years or alert policyholders when within 5, 10 or more anniversary years of the expected collapse.

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CLIENT**

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Billing documents will continue to be used to advise policyholders when their AP arrangement becomes and remains "insufficient" to pay the next anniversary's premium.

4. A new SONIC message has to be developed which can be sent to sales offices everytime an "insufficient" date is shown on Billing documents and when "collapse" year is shown on an Anniversary Statement. A link between the Daily Reports Trail and Weekly Anniversary trail will be needed to accomplish this task. The text of a new SONIC message must be developed and approved. It is believed that additional LD approval won't be needed for the SONIC message wording. System development investigation has begun but it is expected to take sometime to implement this requirement.
5. The 12 AP letters and SONIC messages that show "collapse" year and "insufficient" information are being tested and checked out. These letters will advise policyholders at the time when they take a loan or make a withdrawal that has disrupted their AP arrangement. The "collapse" year in the letters, unlike the anniversary statements, will be the projected date of collapse regardless how many years that is beyond the upcoming anniversary.

[REDACTED]
A date for installation is being targeted for mid-April 1995. There are no plans to mail stuffers with these AP letters.

6. One day turn around for placing eligible policies on AP is actively being developed. Target dates for completion are expected shortly.

This may require some change in wording or in the mailing schedules for "AP Eligibility" and "Welcome to AP" letters. It may be desirable to combine wording from both types of letters and have a single mailing in these situations.

7. Systems development is continuing for the 4 options that will be offered to policyholders whose AP arrangements will collapse or become insufficient. The purpose of the options is to extend the tenure of the AP arrangement. Target dates for completing this effort are expected shortly.

Option 1 was mentioned several times in the preceding paragraphs. This shows "collapse" year on AP anniversary statements.

The wording for Option 1 on the AP anniversary statement will be expanded somewhat to advise that use of current dividend can be applied to pay premiums until the dividends are depleted. If there is a PUAR, cash values are used in a similar manner. The AP arrangement can be kept afloat until YYYY at which time payments may have to be made out of

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CLIENT

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PAGE.005

MF4011070908

pocket. "Collapse" year will be recalculated prior to each anniversary.

Option 2 will be offered on Billing documents if there is a current dividend or cash value in a PUAR. The AP arrangement can be kept afloat if the policyholder makes a partial out-of-pocket payment to supplement the residual monies in the policy and/or PUAR. Partial support for this option installed last October but involves manual intervention. Extra systems support is required to automate the procedure that will combine dividend, cash value and partial payment to keep the AP arrangement afloat.

Option 3 will be offered when there is PUAR. The Billing document has to show exactly how much money must be dumped into the PUAR to keep the AP arrangement afloat.

Option 4 will appear on the Billing document. It advises the policyholder to pay the entire premium out of pocket.

The brochure and stuffer version of "MetLife's Accelerated Payment arrangement" will have to be revised to include the above mentioned options to coincide with the implementation of the systems support.

The reprinted stuffers will be mailed with "Welcome to AP" letters and with anniversary statements.

8. AP arrangement processing for SWL/SIB - targeted for 8/95.
9. AP arrangement processing for FWL/AIB.
10. AP arrangement processing for new PUAR.
11. AP arrangement processing for new L98.
12. AP arrangement processing for FAIR.


Bill Barnewold

March 28, 1995

CONFIDENTIAL

MAR 28 '95 19:06

PAGE 001

CONFIDENTIAL



MP4011070909

FAX # (908) 253-2986

TELECOPIER TRANSMITTAL LETTER

PLEASE DELIVER THE FOLLOWING PAGES

TO:

NAME CHERYL FAYER
LOCATION TULSA CSC
TELEPHONE 8-252-8847
RE AP ARRANGEMENTS - FOR DISCUSSION AT
THE WEDNESDAY 3/29/95 MEETING
AT 10 AM

FROM:

NAME BILL BARNEWOLD
TELEPHONE 8-253-2202
DATE 3/28/95

TOTAL NUMBER OF PAGES INCLUDING COVER SHEET

5

PLEASE GIVE COPIES TO THE AP NWT MEMBERS
IN YOUR OFFICE.

Bill B
3/28/95

Metropolitan Life Insurance Company
Metropolitan Insurance and Annuity Company
Metropolitan Tower Life Insurance Company

MAR 28 '95 19:06

PAGE.002

MP4011070910

ACCELERATED PAYMENT (AP) ARRANGEMENT

Tulsa Customer Services

B. Gardner
J. Rayl
D. West *
C. Fager *
D. Lyons
J. Eidschun *
L. Grant *

Warwick Customer Services

J. Abela
C. Farugia *
K. Schoos *
A. Smith
B. Glittone *
T. Thomas *
P. Knott *

P.I. Financial Mgmt.

H. Blakeslee BRW 3E
E. Reiter BRW 3E
G. Fallahee BRW 3E
T. Weigand BRW 3E
A. Compasano BRW 1N
R. Flanagan BRW 1N
R. Musen BRW 1E

P.I. Career Agy. Oper.

M. Levine BRW 1E
K. Kirk * BRW 1N
B. Kerr * BRW 1N

P.I. Product Planning

A. Kandel * BRW 1N
M. Kaplan BRW 1N

P.I. Marketing

R. Steve * BRW 1NW

P.I. Customer Services

T. LaBadia BRW 2E
S. Kopelovics BRW 2E
J. Hodel SCC
R. Delaney * SCC
R. Schramm BRW 3E
W. Barnewold * BRW 3E
R. Brennan BRW 2E
T. Brownlee * SCC
A. Corrente * SCC
K. Craven * SCC
N. Giacometti SCC
R. Kubick * SCC
E. Kocis * SCC
L. Kochis SCC
K. Gavel SCC
J. Kozlowski * BRW 3E
T. Lovelace * SCC
W. Magnot * SCC
J. McClurg SCC
R. Ruggieri BRW 3E
B. DeSandre * BRW 3E
P. McLoughlin * BRW 3E
M. McCleneghan * SCC
K. Panzino * BRW 3E
C. Rapisarda SCC
J. Rightor SCC
E. Wasser * SCC

P.I. Consulting Services

L. Vranka NYHO 5E
M. McDermott* NYHO 5E
J. O'Connor NYHO 5E

Canadian Operations

C. Ferguson CCC
C. Hanrichs Can. Hd Off.
P. Roy Can. Hd. Off.

* - AP NWT MEMBERS

CONFIDENTIAL

ME4011070911

Barbara Gardner, ACS
Vice President
MetLife Customer Service Center - Tulsa

Re AP - Accelerated Payment arrangement

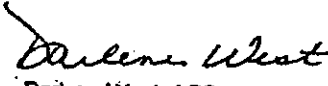
Barbara, in the fall of 1993, an AP NWT was established to address the growing concerns associated with the AP arrangement. Even at that time, there was clear recognition that immediate attention must be given to educating our policyholders about AP.

Since many of these policyholders believe that their policy is *paid-up* or at the very least that *no further premiums will ever be due*, it was the goal of the AP NWT to initiate an educational program. This program included: a *Welcome* letter that would be sent out on every policy placed on AP and any policy changes that affected the AP arrangement would generate a letter to the policyholder. In addition, the billing documents and anniversary statements would contain information about the projected *collapse date* for the AP arrangement.

Even with all these efforts, I have a concern that we are not doing enough nor are we doing it fast enough. For example: an AP Consumer Brochure was developed to provide information about the AP arrangement and how it works. The original intent of this brochure was to send it to all new AP policyholders along with the AP *Welcome* letter. However, I have recently learned that it is only going to be given to our field associates. While I agree that this brochure should be available to the field, it should also accompany the AP *Welcome* letter. We can't continue to always rely on our field associates to communicate policy provisions to our policyholders. We have to start ensuring that all affected policyholders are notified in a uniform and informed manner.

Also, in the next couple of weeks, the billing documents to carry the AP *collapse date*. Our policyholders will not understand. Attached is a copy of a memo from Jim Rayl stating his concerns about how we are communicating this information. I am in complete agreement. A short statement on a billing document is not enough. We need to be providing a complete explanation about the AP problems before we place any information on the billing documents.

In today's environment, if we are not careful how and what we communicate, the situation will become explosive. To further illustrate that this is not a problem to be taken lightly, I am attaching an article from the December issue of *Best's Review* on this very subject. If we are going to provide *World Class Customer Service*, we have to do a better job of informing our policyholders.


Darlene West, ACS
Manager
Cash/Loan/Dividend/Maturities
MetLife Customer Service Center - Tulsa

January 11, 1995

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Marketing Communications
MetLife Individual Sales

Re Accelerated Payment (AP) Arrangement Customer
Communications

To The Field Force

In order to assure that our policyholders are fully informed about their MetLife insurance policies and have complete information for keeping their protection in force, there will be a change in procedure regarding Accelerated Payment (AP) arrangement billing documents.

As previously announced to the Field Force via a SONIC electronic mail message, we have begun alerting Individual Life Insurance customers if, based on the current dividend scale, their AP arrangements will cease paying premiums within the next five years. On Monday, October 16, we began printing these notifications directly on policyholders' AP Anniversary Statements. The messages are designed to inform customers of this situation ahead of time so that they may determine, with the help of their Account Representatives, how best to keep their valuable coverage in force.

This enhancement to our policyholder communications will impact policies for which the AP arrangement is currently in effect, but for which dividend and/or Paid-Up Additions Rider (PUAR) balances together with annual dividends will be insufficient to pay premiums, based on the current dividend scale. Prior to this change, policyholders were notified only when their AP arrangements were insufficient to pay the amount of premium currently due.

Samples of an AP billing document and AP Anniversary Statement, which include examples of the messages your clients may receive, are attached. These messages will inform policyholders of the specific reasons why there are insufficient funds in their policies.

The messages that appear on the AP billing documents and Anniversary Statements encourage policyholders with questions about their AP arrangements to call their Account Representatives for service. The Anniversary Statements also offer customers the option of speaking with a Customer Service Representative by calling 1-800-MET-5000. In the event that you receive phone calls from clients regarding this

MP4011070912

MetLife Individual Sales

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(See Reverse Side)

MP4011070913

- 2 -

notification, you should be prepared to discuss payment options that will allow them to maintain their valuable insurance protection in the long run.

You will be notified which policies are affected through the Accelerated Payment Billing Report on SONIC beginning this week. Samples of the SONIC screens for this report are printed on the reverse side of the attached sample AP billing document and Anniversary Statement. They include examples of policy information and the kinds of messages you may receive about your clients' AP arrangements.

A copy of the AP Billing Report can be obtained by having a sales support associate access the Administrative Transactions Menu, 03 Print Reports Selection Menu, and key in either selection 17 or 18, Accelerated Payment Billing.

This important policyholder communication effort reflects MetLife's commitment to full disclosure and represents the work of the AP Natural Work Team, which is made up of representatives from key business and administrative units in Individual Life Insurance and MetLife Individual Sales. The team has made proactive communication to our policyholders about this payment arrangement one of its primary goals.

Watch for additional announcements concerning future enhancements to our policyholder communications and activities planned by the AP Natural Work Team.

If you have any questions regarding this new policyholder information initiative or the AP arrangement, please contact Alan Kandel, Product Manager, Life Product Planning, Individual Life Insurance, in the Bridgewater office at (908) 253-1240 or Roberta Steve, Manager, Customer Communications and Inforce Marketing Programs, Marketing Communications, MetLife Individual Sales, in the Bridgewater office at (908) 253-1122.

October 25, 1995

Attachments

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9510YWB (exp1096) MLIC-LD



METROPOLITAN LIFE INS. CO.
8 EXECUTIVE DR SU 150 PD 4370
FAIRVIEW HEIGHTS IL 62208

Questions?

Contact your MetLife
Representative:

618-624-2281

MP4011070914

NOTICE OF PAYMENT DUE

POLLY C HOLDER
101 MAIN STREET
SOMEWHERE USA

Amount Due
\$ 236.60

Date Due
NOV. 12, 1995

Policy Number
123103884 A

Face Amt. of Insurance
\$ 10,000

Payment Mode
ANNUAL

Name of Insured
POLLY C HOLDER

Sales Office/Agency
232 / 865

Plan
20 PAYMENT LIFE

Amount Paid, Date Paid
\$

POLICY BALANCES:

DETAILS:

ADDITIONAL
PAID-UP INSURANCE

\$409.33

PREMIUM

\$236.60

AMOUNT DUE

\$236.60

YOUR POLICY WILL RECEIVE A DIVIDEND OF \$128.90 ON NOVEMBER 12, 1995, PROVIDED PREMIUMS ARE PAID TO THAT DATE. THE EARNINGS ON THE CASH VALUE OF YOUR PRIOR ADDITIONAL PAID-UP INSURANCE OF \$49.24 WILL PURCHASE \$1.75 OF ADDITIONAL PAID-UP INSURANCE, PLUS \$358.34 OF INSURANCE PURCHASED BY THIS YEAR'S DIVIDEND.

THE ACCELERATED PAYMENT (AP) ARRANGEMENT IS IN EFFECT FOR THIS POLICY. HOWEVER, THE DIVIDENDS ARE NOT SUFFICIENT TO PAY THIS PREMIUM. THEREFORE, YOU MUST PAY THE AMOUNT DUE SHOWN ABOVE OR CONTACT YOUR METLIFE REP TO DISCUSS OTHER PAYMENT ALTERNATIVES.

Sales Office/Agency
232/869



△ Detach here and return
this part with your payment

123103884 A

343,000.00

236.60

Name of Insured
POLLY C HOLDER

Date Due
NOV. 12, 1995

POLLY C HOLDER
101 MAIN STREET
SOMEWHERE USA

Amount Due
\$ 236.60

Loan Repayment
\$

Please make check or money order payable to MetLife
Mail to:

METROPOLITAN
P O BOX 435
WARWICK RI 02887-0435

Unscheduled Payment
\$ NOT AVAILABLE

Amount Enclosed
\$

Please do not write below this line

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MP4011070915

CONFIDENTIAL: PROPERTY OF METROPOLITAN LIFE AND AFFILIATED COMPANIES
INDIVIDUAL LIFE INSURANCE WEEKLY LISTING OF
ACCELERATED PAYMENT BILLING ACTIVITY - RUNDATE 10/ 6/1995

DISTRICT 232 AGENCY 869 DATE PRODUCED 10/ 5/1995
POLICY NO. 123 103 884 A ANNIVERSARY DATE 11/12/1995
POLICYOWNER NAME POLLY C HOLDER
POLICYOWNER ADDRESS 101 MAIN STREET
SOMEWHERE USA
INSURED'S NAME POLLY C HOLDER
PREMIUM \$236.60 1995 DIVIDEND \$128.90
CASH VALUE OF AI \$147.55 AI BALANCE \$409.33
***** DIVIDENDS INSUFFICIENT FOR ACCELERATED PAYMENT BILLING *****

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METROPOLITAN LIFE INS. CO.
3893 RESEARCH PK DR PO BX 1083
ANN ARBOR MI 48106

Questions?

Contact your MetLife Representative:

313-995-196

ANNIVERSARY STATEMENT

POLLY C HOLDER
101 MAIN STREET
SOMEWHERE USA

Amount Due

\$179.90

Date Due

NOV 17 1995

Policy Number

123165092 A

Face Amt. of Insurance

\$ 10,000

Payment Mode

ANNUAL

Name of Insured

POLLY C HOLDER

Sales Office/Agency

019 / 84

Plan

ENDOWMENT AT AGE 65

Amount Paid, Date Pa

\$

ADDITIONAL
PAID-UP INSURANCE

\$431.45

PREMIUM

\$179.90

YOUR POLICY WILL RECEIVE A DIVIDEND OF \$109.90 ON NOVEMBER 17, 1995, PROVIDED PREMIUMS ARE PAID TO THAT DATE. THE EARNINGS ON THE CASH VALUE OF YOUR PRIOR ADDITIONAL PAID-UP INSURANCE (AI) OF \$193.78 WILL PURCHASE \$6.88 OF AI, PLUS \$230.79 OF INSURANCE PURCHASED BY THIS YEAR'S DIVIDEND.

AS REQUESTED, IF YOU DO NOT WISH TO PAY THIS PREMIUM, IT WILL BE PAID BY THE ACCELERATED PAYMENT (AP) ARRANGEMENT. YOU CAN THEN DISCARD THE RETURN PORTION OF THIS STATEMENT.

YOUR DIVIDENDS WILL PAY THE PREMIUMS UNTIL 1996. AS DIVIDENDS ARE NOT GUARANTEED, THIS IS BASED ON THE CURRENT DIVIDEND SCALE. IF THE PREMIUM IS PAID BY THE AP ARRANGEMENT, YOUR ADDITIONAL PAID-UP INSURANCE WILL BE REDUCED TO \$55.01. IF YOU DECIDE TO PAY THE PREMIUM, YOUR ADDITIONAL PAID-UP INSURANCE WILL BE THE AMOUNT SHOWN ABOVE.

FOR QUESTIONS OR SERVICE, PLEASE CONTACT YOUR METLIFE ACCOUNT REPRESENTATIVE OR CALL 1-800-MET-5000 (1-800-638-5000). OUR BUSIEST DAY IS MONDAY, SO IT IS BEST TO CALL TUESDAY THROUGH FRIDAY, IF POSSIBLE.

019/840



▲ Detach here and return this part with your payment

Policy No

123165092 A

348 31 000

Premium

179.90

Name of Insured

POLLY C HOLDER

Date Due

NOV 17 1995

POLLY C HOLDER
101 MAIN STREET
SOMEWHERE USA

Amount Due

\$179.90

Please make check or money order payable to MetLife

Mail to:

METROPOLITAN
P O BOX 435
WARWICK RI 02887-0435

Amount Enclosed

\$

Please do not write below this line

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MP4011070917

CONFIDENTIAL: PROPERTY OF METROPOLITAN LIFE AND AFFILIATED COMPANIES
INDIVIDUAL LIFE INSURANCE WEEKLY LISTING OF
ACCELERATED PAYMENT BILLING ACTIVITY - RUNDATE 10/ 6/1995

DISTRICT 019 AGENCY 840 DATE PRODUCED 10/ 5/1995
POLICY NO. 123 165 092 A ANNIVERSARY DATE 11/17/1995
POLICYOWNER NAME POLLY C HOLDER
POLICYOWNER ADDRESS 101 MAIN STREET
SOMEWHERE USA
INSURED'S NAME POLLY C HOLDER
PREMIUM \$179.90 1995 DIVIDEND \$109.90
CASH VALUE OF AI \$206.19 AI BALANCE \$431.45
***** WAP ARRANGEMENT WILL PAY PREMIUMS UNTIL 1996 *****

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**Marketing Communications
MetLife Individual Sales**

**Re Accelerated Payment (AP) Arrangement Customer Communications
To The Field Force**

Communication is an integral component of outstanding customer service. The effectiveness of our communication depends on how well and how consistently we provide our customers with important information about their MetLife policies.

This communication process is especially meaningful when it serves to educate policyholders about the value of the MetLife products and services that are available to them.

To help educate policyholders regarding MetLife's Accelerated Payment (AP) arrangement, an easy-to-read, question-and-answer consumer brochure was developed and introduced to the Field Force last year. This eight-page brochure, entitled "MetLife's Accelerated Payment Arrangement..." (Form 18000121938), examines how the AP arrangement works and defines the crucial role that dividends play in the arrangement.

In order to ensure that all AP policyholders receive this vital information, this brochure has been redesigned as a one-page insert that will be mailed with anniversary statements to policyholders already active on the AP arrangement beginning in April. Also beginning in April, all policyholders who become newly active on the AP arrangement will now receive a copy of the insert along with a "Welcome to AP" customer letter.

Although the format and design of the brochure has been altered to meet postage requirements, the text of the one-page AP insert is identical to the text of the legally-approved consumer brochure. A sample of the insert version of the brochure is attached for your information.

For the past several months, the AP Natural Work Team, representing key business units within the Individual Life Insurance and MetLife Individual Sales organizations, has been implementing a multi-level, proactive customer communications strategy. Future announcements will follow outlining when and how additional information regarding the AP arrangement will be provided to policyholders.

March 27, 1995

Attachment

9503L03 (exp0695)MLIC-LD

MP4011070918

ASPAAL

MetLife's Accelerated Payment Arrangement...

...an alternative to paying premiums out-of-pocket

When You Purchase A MetLife Whole Life Insurance Policy, You Receive:

- insurance protection that's guaranteed for a lifetime;
- level premiums;
- attractive dividends;
- guaranteed cash value buildup;
- loan and withdrawal provisions.

While you can certainly appreciate the benefits of whole life insurance, you probably aren't looking forward to paying premiums for the rest of your life. Now you can get whole life insurance protection without spending your whole life paying for it.

The Accelerated Payment Arrangement

MetLife offers a premium payment arrangement that allows you to systematically apply a portion of accumulated dividends to pay your annual premiums after you have paid premiums out-of-pocket for a number of years. This arrangement, known as the Accelerated Payment (AP) arrangement, eliminates the need for you to pay your premiums by cash, check or money order.

Let Your Dividends Work For You...

One of the most attractive features of participating life insurance is that it pays dividends. Although dividends are never guaranteed, MetLife has a long and distinguished history of making dividend payments to policyholders, going all the way back to the early 1900s.

Some policyholders look forward to receiving their dividend check in the mail, while others take advantage of the other dividend options we offer. Among these are allowing the dividends to accumulate with interest, or using them to purchase additional paid-up insurance.

Dividends And The Accelerated Payment Arrangement

Although not a dividend option, you can also use your dividends to pay premiums through our Accelerated Payment (AP) arrangement. To be eligible for this premium payment arrangement, you must pay premiums out-of-pocket for a certain number of years. You must also leave the policy's dividends with MetLife, usually under the Additional Paid-Up Insurance dividend option. When the dividend balance, together with all future dividends (based on the then current dividend scale) is sufficient to pay all future premiums, you can elect to pay premiums through the AP arrangement.

Can I Use Any Other Policy Values To Pay Premiums Under The Accelerated Payment Arrangement?

Yes. If your policy includes MetLife's Paid-Up Additions Rider (PUAR), you can use the cash value of this rider, along with your dividends, to pay your premiums under the AP arrangement.

The Accelerated Payment Arrangement Sounds Too Good To Be True. What's The Catch?

There isn't any. However, it's important to understand that because the AP arrangement is completely dependent on dividends, it is not guaranteed. Think of dividends as the fuel for this payment vehicle. Any fluctuations in dividends will directly impact this payment arrangement. Any increase in dividends may allow you to elect the AP arrangement sooner than originally anticipated. On the other hand, a decrease in dividends could require you to make more out-of-pocket payments than expected before becoming eligible for the AP arrangement. Also, subsequent reductions in dividends may result in your having to pay a portion of some premium payments in cash or even resuming full premium payments years after you started using the AP arrangement.

What Impact Does The AP Arrangement Have On My Policy Values?

When you choose the AP arrangement your policy's guaranteed cash value will continue to grow as stated in your policy. However, your accumulated dividends will be reduced as compared to what they would have been if you had paid premiums out of your pocket. Therefore, you might prefer to pay the premiums yourself so that dividends may continue to increase the value of the policy.

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MP4011070920

Does Taking Advantage Of The Accelerated Payment Arrangement Mean That I Have A Fully Paid-Up Policy?

No. This method of paying premiums does not make the policy "paid-up" or reduce the number of years premiums must be paid. It simply allows you to pay your premiums using the policy's dividends, as long as the dividend balance is sufficient, instead of paying them out-of-pocket.

How Does This Payment Arrangement Differ From The Premium Reduction Dividend Option?

Under the Premium Reduction dividend option, only the current year's dividend is used to offset, or completely pay, the current premium. Therefore, if the premium is greater than the dividend, you will need to make a partial premium payment out-of-pocket. When the annual dividend is greater than the current premium, the total premium is paid by the dividend. With the AP arrangement, the annual premium will be paid by your entire dividend balance, not just the current year's dividends.

If Dividends Aren't Guaranteed, Then What Is?

If the premiums are paid when due, we will pay the beneficiary the death benefit stated in the policy. That's not a promise — it's a guarantee. We will provide that benefit whenever the insured dies — whether it's next week, next year or 70 years from now. In addition, the policy has a cash value that is guaranteed to increase over time.

When My Premiums Are Paid Through The Accelerated Payment Arrangement, Will I Receive A Statement?

Yes, you will receive an anniversary statement approximately four weeks before your policy's anniversary date. This statement will show the amount due as well as how long your policy can remain on the AP arrangement, based on the current dividend scale.

You will be given the option of either paying the premium out-of-pocket or having it paid under the AP arrangement. If not paid by you, the premium will be paid through the AP arrangement 21 days after its due date.

How Can I Find Out When I Can Begin Paying My Premiums Using The Accelerated Payment Arrangement?

You must contact your MetLife Representative and let him or her know that you would like to pay your life insurance premiums through the AP arrangement. A determination will be made regarding whether or not your policy's dividend and/or PUAR balance(s) are sufficient to implement this payment arrangement. You can also call 1-800-MET-5000 during regular business hours and speak to one of our Customer Service Representatives.

Aside From A Fluctuation In Dividends, What Other Factors Can Cause Me To Pay Premiums Out-Of-Pocket After I Begin The Accelerated Payment Arrangement?

There are certain transactions that may adversely affect this payment arrangement.

Here are some examples:

- if you take a policy loan or fail to pay loan interest;
- if you withdraw policy values.

There are also certain transactions that can cancel the AP arrangement. Some examples include:

- if you change your dividend option;
- if you change your frequency of payment from annual to some other mode of payment.

What Happens If All My Future Premiums Can't Be Paid Through The Accelerated Payment Arrangement?

If all of your future policy premiums can no longer be paid through the AP arrangement, MetLife will notify you regarding the year that you have to once again begin paying your premiums out-of-pocket. You should contact your MetLife Representative to discuss alternative payment arrangements.

It's important to understand that the AP arrangement may not be a permanent way to eliminate out-of-pocket premiums. And it will impact the growth of your policy. If you have any questions about dividends or the Accelerated Payment arrangement, please call your MetLife Representative, or call 1-800-MET-5000 during regular business hours. We will be happy to assist you.



Metropolitan Life Insurance Company
One Madison Avenue, New York, NY 10010

23009123482 (01/05) Printed in U.S.A.

NONAFU (exp0005) MLCCLD

NFIDENTIAL

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*Jim Rayl
I know
you're
interested
AP P 2 105, J. Rayl

Marketing Communications
MetLife Individual Sales

MP4011070921

MetLife Individual Sales Release

Re Accelerated Payment (AP) Arrangement Customer Communications
To The Field Force

A great deal of industry discussion has centered on the manner in which accelerated premium payments have been communicated to policyholders. At MetLife, this option is available to policyholders via the Accelerated Payment (AP) arrangement. In particular, renewed emphasis has been placed on educating policyholders about the impact of dividends or other policy changes on these payment arrangements -- especially when dividend reductions or policy changes mean that the policyholder will have to make additional out-of-pocket payments.

At MetLife, we are committed to providing the very best service to our customers. An important part of providing superior service is to communicate clearly, effectively and promptly with our policyholders. For the past several months, key business units within the Individual Life Insurance and MetLife Individual Sales organizations have been working together through the AP Natural Work Team to develop enhanced communications materials that will help to explain the AP arrangement to our policyholders.

As part of this effort, the AP Natural Work Team has created a series of customer correspondence designed to update policyholders about any change in the status of their AP arrangements or their policies' eligibility for this arrangement. Beginning in March, these letters will be sent to AP policyholders as circumstances warrant.

Attached you will find samples of this new correspondence. These letters are written in simplified language that should help to clarify this sometimes misunderstood arrangement for many policyholders. Each letter encourages policyholders to contact their Account Representative for more information.

The first six letters will be produced by the Consolidated Warrant System (CWS) in Scranton and will be mailed in response to policyholders who have inquired about their eligibility for the AP arrangement.

You will not receive copies of the letters as they are sent to your clients, but you will be notified via reports on SONIC. To find information concerning the six CWS letters, sign on to the Administrative Transaction main menu and choose Selection 3, Print Reports. On the Print Reports Control Menu screen, choose

(See Reverse Side)

- 2 -

MP4011070922

Selection 6, CASS/Payment Report. This is an existing report, which will now contain updates regarding AP inquiries. The CASS/Payment Report is updated daily and will automatically print for your whole office through normal print manager activities. A sample of the report screen follows the six CWS sample letters.

The following series of nine letters will be produced by the Daily Reports System in Scranton once a policy is placed on the AP arrangement. These letters will welcome the policyholder to the AP arrangement or notify them whenever the arrangement is affected by a variety of policy transactions.

To find information concerning the nine Daily Reports System letters, you can access the new Accelerated Payment Arrangement Report by entering the Administrative Transaction main menu. Choose Selection 3, Print Reports. On the Print Reports Control Menu screen, key in Selection 14, the AP Arrangement Report. This report will also automatically print for the entire office through normal print manager facilities and correspondence activity will be reported on separate pages for each Field Representative Number. A sample of the AP Arrangement Report follows the nine sample Daily Reports System letters.

The report will list policy number (with suffix), policyowner name and an alpha-numeric code and letter description that corresponds to the alpha-numeric code in the bottom right-hand corner of each letter.

The Accelerated Payment Arrangement Report will be updated weekly, on Friday night, to be available on Saturday morning for printing. Policy information will remain on the report for three weeks and then be removed.

Watch for future releases that will announce additional policyholder correspondence enhancements concerning the AP arrangement.

If you have any questions regarding this new policyholder correspondence or the AP arrangement, please contact Alan Kandel, Product Manager, Life Product Planning, in the Bridgewater office at (908) 253-1240 or Roberta Steve, Manager, Customer Communications and Inforce Marketing Programs, in the Bridgewater office at (908) 253-1122.

March 10, 1995

Attachments

CONFIDENTIAL

9503K6F(exp1295)MLIC-LD

Metropolitan Life Insurance Company
12902 EAST 51 ST
PO BOX 500
TULSA OK 74102-0500



MP4011070923

February 9, 1995

POLLY C HOLDER
1 MAIN STREET
HOMETOWN NY 12345

Re: Policy # 111 111 111 A Insured: POLLY C HOLDER

Dear Ms. Holder,

Thank you for your inquiry about our Accelerated Payment (AP) arrangement for paying policy premiums. We have determined that your policy is now eligible for this payment arrangement. This eligibility assumes that you will not make any withdrawals from the policy and that you will pay all premiums due until Feb. 22, 1995.

Under this payment arrangement, the annual premium will be paid by withdrawing the premium amount from your policy's dividend balance. This will eliminate the need for you to pay your premiums by cash, check or money order.

It is important for you to understand the following with respect to the AP arrangement:

This method of paying premiums does not make the policy "paid-up" nor does it reduce the number of premiums that must be paid. Instead, the AP arrangement simply allows you to pay your premiums using policy values as long as those values are sufficient.

Since the current dividend scale is not guaranteed for the future, it is important to remember that any fluctuation in future dividend scales may change this arrangement. A future decrease in dividends could require you to make additional out-of-pocket premium payments.

Certain transactions can impact, or even terminate, your AP arrangement. For example, if you take a policy loan, fail to pay loan interest, withdraw from policy values, change your dividend option, or change your frequency of payment to other than annual, you may need to resume out-of-pocket premium payments.

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MP4011070924

Please complete and return the enclosed form if you would like to have your premiums paid by the AP arrangement. The form should be signed by you.

If you have questions about the AP arrangement or your insurance coverage in general, please call your MetLife Representative at (999) 999-9999 or contact me at the above return address. You may also call our toll-free customer service number, 1-800-MET-5000 (1-800-638-5000). Our busiest day is Monday, so the best time to call, if possible, is Tuesday through Friday.

Sincerely,

Joe Clerk

Joe Clerk
Cash/Loan/Dividend/Matured Endowment
MetLife Customer Service Center - Tulsa

CONFIDENTIAL

Metropolitan Life Insurance Company
12902 EAST 51 ST
PO BOX 500
TULSA OK 74102-0500



February 9, 1995

MP4011070925

POLLY C HOLDER
1 MAIN STREET
HOMETOWN NY 12345

Re: Policy # 222 222 222 A Insured: POLLY C HOLDER

Dear Ms. Holder,

Thank you for your inquiry about our Accelerated Payment (AP) arrangement for paying policy premiums. We have determined that your policy is now eligible for this payment arrangement. This eligibility assumes that you will not make any withdrawals from the policy and that you will pay all premiums due until Feb. 22, 1995.

Under this payment arrangement, the annual premium will be paid by withdrawing the premium amount from your policy's dividend and Paid-Up Additions Rider balances. This will eliminate the need for you to pay your premiums by cash, check or money order.

It is important for you to understand the following with respect to the AP arrangement:

This method of paying premiums does not make the policy "paid-up" nor does it reduce the number of premiums that must be paid. Instead, the AP arrangement simply allows you to pay your premiums using policy values as long as those values are sufficient.

Since the current dividend scale is not guaranteed for the future, it is important to remember that any fluctuation in future dividend scales may change this arrangement. A future decrease in dividends could require you to make additional out-of-pocket premium payments.

Certain transactions can impact, or even terminate, your AP arrangement. For example, if you take a policy loan, fail to pay loan interest, withdraw from policy values, change your dividend option, or change your frequency of payment to other than annual, you may need to resume out-of-pocket premium payments.

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Please complete and return the enclosed form if you would like to have your premiums paid by the AP arrangement. The form should be signed by you.

If you have questions about the AP arrangement or your insurance coverage in general, please call your MetLife Representative at (999) 999-9999 or contact me at the above return address. You may also call our toll-free customer service number, 1-800-MET-5000 (1-800-638-5000). Our busiest day is Monday, so the best time to call, if possible, is Tuesday through Friday.

Sincerely,

Joe Clerk

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Metropolitan Life Insurance Company
12902 EAST 51 ST
PO BOX 500
TULSA OK 74102-0500



February 9, 1995

MP4011070927

POLLY C HOLDER
1 MAIN STREET
HONETOWN NY 12345

Re: Policy # 333 333 333 A Insured: POLLY C HOLDER

Dear Ms. Holder,

Thank you for your inquiry about our Accelerated Payment (AP) arrangement for paying policy premiums. We have determined that your policy is now eligible for this payment arrangement. This eligibility assumes that you will not make any withdrawals from the policy and that you will pay all premiums due until Feb. 22, 1995.

Under this payment arrangement, the annual premium will be paid by withdrawing the premium amount from your policy's Paid-Up Additions Rider balance. This will eliminate the need for you to pay your premiums by cash, check or money order.

It is important for you to understand the following with respect to the AP arrangement:

This method of paying premiums does not make the policy "paid-up" nor does it reduce the number of premiums that must be paid. Instead, the AP arrangement simply allows you to pay your premiums using policy values as long as those values are sufficient.

Certain transactions can impact, or even terminate, your AP arrangement. For example, if you take a policy loan, fail to pay loan interest, withdraw from policy values, change your dividend option, or change your frequency of payment to other than annual, you may need to resume out-of-pocket premium payments.

Please complete and return the enclosed form if you would like to have your premiums paid by the AP arrangement. The form should be signed by you.

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enclosure

MP4011070928

If you have questions about the AP arrangement or your insurance coverage in general, please call your MetLife Representative at (999) 999-9999 or contact me at the above return address. You may also call our toll-free customer service number, 1-800-MET-5000 (1-800-638-5000). Our busiest day is Monday, so the best time to call, if possible, is Tuesday through Friday.

Sincerely,

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PO BOX 500
TULSA OK 74102-0500



February 9, 1995

MP4011070929

POLLY C HOLDER
1 MAIN STREET
HOMETOWN NY 12345

Re: Policy # 444 444 444 A Insured: POLLY C HOLDER

Dear Ms. Holder,

Thank you for your inquiry about our Accelerated Payment (AP) arrangement for paying policy premiums. We have determined that your policy will become eligible for this payment arrangement on June 10, 1996. This eligibility assumes that you will not make any withdrawals from the policy and that you will pay all premiums due until the eligibility date.

Once you are eligible, this payment arrangement will allow your annual premium to be paid by withdrawing the premium amount from your policy's dividend balance. This will eliminate the need for you to pay your premiums by cash, check or money order.

It is important for you to understand the following with respect to the AP arrangement:

This method of paying premiums does not make the policy "paid-up" nor does it reduce the number of premiums that must be paid. Instead, the AP arrangement simply allows you to pay your premiums using policy values as long as those values are sufficient.

Since the current dividend scale is not guaranteed for the future, it is important to remember that any fluctuation in future dividend scales may change this eligibility date. An increase in dividends could result in an earlier date while a decrease in dividends could extend it further into the future.

Certain transactions can impact your eligibility for the AP arrangement: for example, taking a policy loan, failing to pay loan interest, withdrawing from policy values, changing your dividend option, or changing your frequency of payment to other than annual.

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If on June 10, 1996, you still wish to have your premiums paid by the AP arrangement, please contact your MetLife Representative. We will then verify whether or not your policy is still eligible for this arrangement.

If you have questions about the AP arrangement or your insurance coverage in general, please call your MetLife Representative at (999) 999-9999 or contact me at the above return address. You may also call our toll-free customer service number, 1-800-MET-5000 (1-800-638-5000). Our busiest day is Monday, so the best time to call, if possible, is Tuesday through Friday.

Sincerely,

Joe Clerk

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